

**BANNER COUNTY BAN CORPORATION**

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 1067028	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$49	\$58	18.9%		
Loans	\$40	\$45	13.0%		
Construction & development	\$0	\$1	1570.0%		
Closed-end 1-4 family residential	\$2	\$1	-64.0%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$1	\$1	9.4%		
Commercial & Industrial	\$4	\$5	20.1%		
Commercial real estate	\$3	\$4	19.0%		
Unused commitments	\$3	\$6	69.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2	\$2	12.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$3	\$3	-1.5%		
Cash & balances due	\$2	\$1	-66.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$42	\$51	21.2%		
Deposits	\$39	\$48	24.3%		
Total other borrowings	\$2	\$2	-22.2%		
FHLB advances	\$2	\$2	-22.2%		
Equity					
Equity capital at quarter end	\$7	\$7	5.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	15.0%	12.9%	--		
Tier 1 risk based capital ratio	15.5%	15.1%	--		
Total risk based capital ratio	16.8%	16.4%	--		
Return on equity <sup>1</sup>	7.9%	5.5%	--		
Return on assets <sup>1</sup>	1.2%	0.7%	--		
Net interest margin <sup>1</sup>	4.9%	4.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	500.0%	676.2%	--		
Loss provision to net charge-offs (qtr)	1500.0%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	6.0%	4.2%	0.1%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.3%	0.2%	0.0%	0.0%	--